
SHORT ANNUAL REPORT
FOR THE YEAR 2009

1. Reminder of first year's activities (2008)

- Signing of MOUs with Ghanaian partners (Wildlife Division of the Forestry Commission and the Ghana Wildlife Society) in January 2008
- Elaboration of feasibility study for the two sites of intervention (Kakum Conservation Area – KCA and Amansuri wetland - AW), covering socio-economic issues in the targeted communities and an assessment of Microfinance Institutions (MFIs) operating in either of the two areas. Final report completed in May 2008.
- Hiring of Project Field Coordinator (PFC) – May 2008
- Launching of Microsfere's website. www.microsfere.org , online since July 2008
- Setup of project office in Abrafo village (KCA) and purchase of necessary equipment, including vehicle in June & July 2009
- Selection of 2 MFIs and signing of MOUs in September 2008
- Beginning of microfinance project on the field. This involved the following: a) Registration of people interested in participating, b) Selection of participants and creation of solidarity groups, c) Establishment of Community Project Management Committees in each targeted community, and d) Project launching events. These activities took place in September, October and November 2008.



The Microsfere office in Kakum Conservation Area

2. Results achieved this year (2009)

This year was the 2nd year of the project's implementation. Microsfere achieved the following results :

Disbursement of microcredit fund to 410 participants



In February the two MFIs with which Microsfere is collaborating completed the disbursement of the microcredit fund for the first loan cycle. A total of 400 people in 9 communities (4 in AW and 5 in KCA) participated in this first loan cycle, and received a total loan of 50.000 GHS (approximately 30.000 euro). In Kakum Conservation area, where no other community projects are available, the project is currently targeting 240 participants in 5 communities. In Amansuri wetland, the project is targeting about 160 participants.

Collection of baseline data for project monitoring

In May and April, Microsfere sent out a team of enumerators in the 2 project areas in order to conduct interviews with project participants. The aim of those interviews was to collect baseline data on the socio-economic conditions and attitude towards biodiversity conservation. This baseline data is to be used in a monitoring scheme that has been set up in order to assess the medium and long-term effects of the Microsfere project on the targeted communities.



Hiring and training of Amansuri Field Officer and 9 Group Promoters

In order to meet the project demands on the field, Microsfere hired one Field Officer stationed permanently in Amansuri, as well as 9 Group Promoters, one in each targeted community. The role of the Amansuri officer is to liaise between Microsfere, the Jomoro Rural bank and the communities, and to oversee the proper implementation of the microcredit scheme in the 4 communities in Amansuri. The role of the Group Promoters, who are community representatives, is to facilitate the communication between Microsfere and the solidarity groups in each community. The Group Promoters were hired in November, while the Amansuri Field Officer was hired in December.

Completion of 1st loan cycle

Though the duration of the first loan cycle exceeded the foreseen duration of six months, most groups in the Kakum Conservation Area completed the first loan cycle in 2010 and moved on to the 2nd cycle. In Amansuri, the loan collection has been slower due to staffing and organisational issues of our partner, the Jomoro Rural Bank (JRB). However, Microsfere has been working closely with the JRB in order improve its efficiency.

Empowerment of solidarity groups

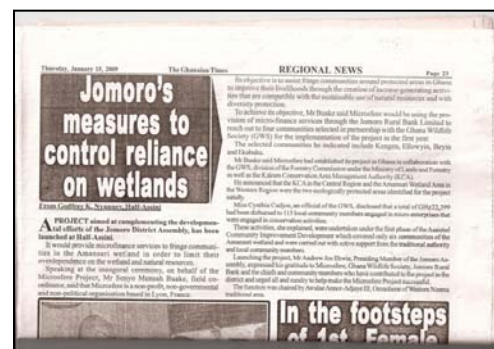


Microsfere set up in collaboration with the solidarity groups Community Project Management Committees (CPMCs). Throughout the year it conducted regular meetings with the CPMCs. The aim of those meetings was to get direct feedback from the community project representatives on the difficulties they are facing with the loan repayments and other eventual problems with the microcredit scheme, and to find solutions that are realistic.

Production of communication material

Microsfere produced the layout of a Newsletter, the first number being expected for the beginning of 2010. It also produced some notebooks with recycled paper for distribution to the national partners and leaders of the solidarity groups.

Article about the Microsfere project in the national press



Forging closer collaboration with national partners

Throughout this year Microsfere continued its close collaboration with the national partners that are responsible for the management of the two protected areas, the Wildlife Division in the Kakum Conservation Area and the Ghana Wildlife Society in the Amansuri wetland.

3. New objectives for the coming year (2010)

- Increase the number of the microcredit scheme participants in the 9 target communities
- Provide accompanying measures, such as technical training, to project participants
- Ensure that the collaborating MFIs provide business training to project participants
- Set up pilot activities that are fully compatible with biodiversity conservation
- Enhance personnel capacity and set up office in Amansuri
- Improve wide public communication efforts (quarterly newsletter, more frequent updating of webpage, etc.)



One of the project participants in Kakum Conservation Area, engaging in petty trading